

INSURANCE POLICY - ORIGINAL

Policy Number:	PN-648935
Insured Name:	XYZ Industries
Inception Date:	2025-07-31
Expiration Date:	2026-07-31
Duration:	12 months
Payment Terms:	150 days from inception
Policy Limit:	\$119,497,976

Financial Information

Insured Value:	\$135,243,227
Premium:	\$274,978
Brokerage Commission:	14.11%

Deductibles

All Other Loss:	\$12,226,000 each and every loss
Earthquake:	\$14,078,000 each and every loss
Named Windstorm:	\$7,146,000 each and every loss
Flood:	\$14,196,000 each and every loss

Self Insured Retention (SIR)

\$11,633,000 each and every loss

Sublimits

Flood:	\$50,000,000
Sfha Flood:	\$50,000,000
Earthquake:	\$50,000,000
California Earthquake:	\$25,000,000
Named Windstorm:	\$50,000,000
Accidental Interruption:	\$25,000,000
Ammonia Contamination:	\$10,000,000
Automatic Coverage:	\$100,000,000
Contingent Time Element:	\$100,000,000
Errors Omissions:	\$25,000,000
Gross Profits:	12 months
Ingress Egress:	\$10,000,000
Miscellaneous Property:	\$10,000,000
Ordinary Payroll:	365 days
Rental Property:	\$50,000,000
Rolling Stock:	\$25,000,000
Transportation:	\$10,000,000
Valuable Papers Records:	\$10,000,000

Exclusions and Clauses

Terrorism:

Terrorism Exclusion Endorsement (NMA2920)

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If the Underwriters

allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Nuclear:

Included

Communicable Disease:

Excluded

Cyber:

Excluded

Sanctions:

Included

Microorganism:**Microorganism Exclusion (MAP)**

This policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to: Mold, mildew, fungus, spores or other microorganisms of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health. This exclusion applies regardless where there is any physical loss or damage to insured property ; any insured peril or cause, whether or not contributing concurrently or in any sequence ; any loss or use, occupancy or functionality or any action required including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns. This exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part for this matters.

Transmission & Distribution Lines:

Included

Coverage Information

Earthquake:	Included
Strikes, Riots, Civil Commotion:	Excluded
Named Windstorm:	Included
Flood:	Excluded